

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: **Kraemer et al.**

Serial No.: **09/505,031**

Filed: **February 16, 2000**

For: **Method and System for Identifying
Teaser Surfers with Time Series Credit
History**

§ Group Art Unit: **3692**
§
§ Examiner: **Graham, Clement B.**
§
§ Attorney Docket No.: **RSW919990118US1**
§
§

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

37945
PATENT TRADEMARK OFFICE
CUSTOMER NUMBER

RESPONSE TO OFFICE ACTION

Sir:

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0457. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0457.

In response to the Office Action of August 23, 2007, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 12 of this paper.